

COMPARATIVE CREDIT MANAGEMENT OF NEPALESE COMMERCIAL BANKS

(A CASE STUDY OF NEPAL BANK, HIMALAYAN BANK LIMITED AND NEPAL SBI BANK)

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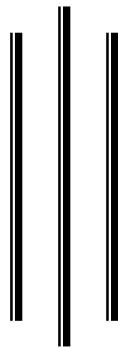
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In partial fulfillment of the requirement for the degree of

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RECOMMENDATION

This is to certify that the thesis

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SUDEEP SHRESTHA

Entitled:

COMPARATIVE CREDIT MANAGEMENT OF NEPALESE COMMERCIAL BANKS

(A CASE STUDY OF NEPAL BANK, HIMALAYAN BANK LIMITED AND NEPAL SBI BANK)

*has been prepared as approved by this Department in the prescribed format of the
Faculty of Management. This thesis is forwarded for examination.*

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And found the thesis to be the original work of the student and written according to the prescribed format. We recommend the thesis to be accepted as partial fulfillment of the requirement for

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DECLARATION

I here by declare that the work reported in this thesis entitled “**Comparative Credit Management of Nepalese Commercial Banks**” submitted to Shanker Dev Campus, Faculty of Management, Tribhuvan University, is my original work done in the form of partial fulfillment of the requirement for the Master’s Degree in Business Study (M.B.S.) under the supervision of Dr. Shilu Manandhar Bajracharya, Lecturer of Shankar Dev Campus Putalisadak, Kathmandu.

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This thesis entitled “**Comparative Credit Management of Nepalese Commercial Banks**” has been prepared for the partial fulfillment of the requirement of Master’s Degree of Business Studies (MBS) under the Faculty of Management, Tribhuvan University, is based on research models involving the use of quantitative and qualitative model to study the comparative credit status Nepal Bank Ltd., Himalayan Bank Ltd. and SBI Bank Nepal Ltd.

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Researcher

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ABBREVIATION

| | |
|-------|---------------------------------------|
| ADB/N | : Agricultural Development Bank/Nepal |
| BFI | : Bank/Financial Institution |
| CAR | : Capital Adequacy Ratio |
| CB | : Commercial Bank |
| CEO | : Chief Executive Officer |
| CRR | : Cash Reserve Ratio |
| HBL | : Himalayan Bank Limited |
| LDC | : Least Developed Countries |
| NBA | : Nepal Bank Act |
| NBL | : Nepal Bank Limited |
| NGO | : Non-Government Organization |
| NPA | : Non-Performing Assets |
| RBB | : Rastriya Banijya Bank |
| SBI | : State Bank of India. |
| WRA | : Weighted Risk Assets. |